

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Roger Guminski
Debtor

Bankruptcy No.18-22339
Chapter 13

Movant

Related to Document No. 30

v.

Hearing Date and Time:

M&T Bank

Respondent

LOSS MITIGATION STATUS REPORT

This **Loss Mitigation Status Report** and the attached printout of the *Account History Page* from the Portal are submitted pursuant to *W.PA.LBR 9020-4(e)*.

Part 1: Loss Mitigation Status

- A. The Loss Mitigation process was commenced by a Loss Mitigation Order dated 10-05-2018 (the "LMO"), entered at document number 30, in the above-captioned case.
- B. The Debtor **is** current with all adequate protection payments pursuant to the LMO.
- C. The Creditor **has** registered and posted its entire Core LMP Package on the Portal pursuant to the LMO.
- D. The Debtor **has** uploaded a completed Core LMP Package through the Portal pursuant to the LMO.
- E. The Creditor **has** acknowledged receipt of the Debtor's submission of the completed Core LMP Package pursuant to the LMO.
- F. The Creditor **has** designated Michael Emilianowicz as the single point of contact pursuant to the LMO.

Part 2: Loss Mitigation Period

- A. The Loss Mitigation Period is scheduled to terminate on 02-04-2019 pursuant to the LMO.

<hr/> <i>Date</i>	<hr/> <i>Signed</i> <hr/> Roger Guminski <i>On Behalf of (Name of Debtor)</i> <hr/> Natasha Alejandro <i>Name of Filer</i> <hr/> P.O. Box 304 Murrysville, PA 15668 <i>Address of Filer</i> <hr/> nalejandro@bartifaylaw.com <i>Email Address of Filer</i> <hr/> (412) 824-4011 <i>Phone Number of Filer</i> <hr/> <Not Reported> <i>Bar I.D. and State of Admission</i>
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Currently Viewing:

Borrower Name: Guminski, Roger
Property Address: 118 Martin Road Enon Valley, PA 16120
Servicer Name: M&T Bank
Loan Number: 0090359126

Full History

Date	Activity By	Action Taken
10/10/2018 05:29:48 PM ET	Attorney	File Submitted
<p>File Submitted by Natasha Alejandro.</p> <p>The following documents were submitted:</p> <p>Guminski (Loan #0090359126) - HAMP Request for Mortgage Assistance (RMA) (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Uniform Borrower Assistance Form (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Mortgage Assistance Application Form 710 (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Financial Statement (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Hardship Letter (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - IRS Form 4506-T (Borrower) (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Dodd-Frank Certification (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Government Monitoring Data (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - M&T Bank Certification, Authorization and Acknowledgment (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - M&T Bank Financial Report (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Non-Borrower Contributions - Non-borrower proof of occupancy (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Non-Borrower Contributions - Proof of non-borrower income (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Non-Borrower Contributions - Non-Borrower credit authorization (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Social Security Income - Proof of payment (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Most Recent 2 Months Bank Statements (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Most Recent 2 Tax Returns (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Proof of Occupancy (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Hardship - Long Term Disability (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Current Insurance Policy (if not escrowed) (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - 2017 Tax Return (Added 10-10-2018)</p> <p>Guminski (Loan #0090359126) - Loss Mitigation Order (Added 10-10-2018)</p>		
10/11/2018 04:43:34 PM ET	Servicer	File Opened

Date	Activity By	Action Taken
File Opened by Michael Emilianowicz		
10/11/2018 04:45:48 PM ET	Servicer	Docs Incomplete Notice
<p>File Rejected by: Michael Emilianowicz.</p> <p>Reason: Incomplete Package</p> <p>Due Date: 11-12-2018</p> <p>Message:</p> <ul style="list-style-type: none">• Non-Borrower Contributions - Proof of non-borrower income: Need notarized letter from Veronica stating specific contribution amount and frequency; signed and dated along with full scan of 8/31 paystub.• Most Recent 2 Months Bank Statements: Need page 3 of "September" statement for account #2604. <p>Guminski (Loan #0090359126) - LM093 LN#0090359126.pdf (Added 10-11-2018)</p> <p>Guminski (Loan #0090359126) - CL016 LN#0090359126.pdf (Added 10-11-2018)</p>		
10/17/2018 11:03:25 AM ET	Attorney	File Resubmitted
<p>Natasha Alejandro resubmitted file for review:</p> <p>Reason: Completed Package</p> <p>Message: This is Mrs. Guminski's most recent paystub.</p> <p>Attached Files:</p> <p>Guminski (Loan #0090359126) - Non-Borrower Contributions - Proof of non-borrower income Update 1 (Added 10-17-2018)</p>		
10/17/2018 11:04:54 AM ET	Attorney	Borrower Docs Uploaded
<p>Natasha Alejandro added the following documents: Guminski (Loan #0090359126) - Non-Borrower Contribution Letter (Added 10-17-2018)</p>		
10/18/2018 03:08:18 PM ET	Servicer	File Opened

Date	Activity By	Action Taken
File Opened by Michael Emilianowicz		
10/18/2018 03:26:56 PM ET	Servicer	Docs Complete Notice
File Completed by: Michael Emilianowicz. Message:		
10/18/2018 03:34:20 PM ET	Servicer	Message Sent
From: Michael Emilianowicz (Servicer) Subject: RE: Docs Complete Notice Message: Good morning, The package is determined complete at this time, but the underwriter may need more information. The underwriter will let you know as soon as there is any feedback. Please see attached. Attached Files: Guminski (Loan #0090359126) - LM393 LN#0090359126.pdf (Added 10-18-2018) Guminski (Loan #0090359126) - LM052 LN#0090359126.pdf (Added 10-18-2018) Guminski (Loan #0090359126) - 0090359126 BPO.pdf (Added 10-18-2018)		
10/22/2018 11:42:19 AM ET	Attorney	Borrower Docs Uploaded
Natasha Alejandro added the following documents: Guminski (Loan #0090359126) - Most Recent 2 Months Bank Statements Update 1 (Added 10-22-2018)		
11/06/2018 09:30:06 AM ET	Servicer	Decision Reported

Date	Activity By	Action Taken
<p>Decision reported by Laurin Perez-Kenyon.</p> <p>Message: Denied: *WATERFALL REVIEW* SFB: BORROWER EMPLOYED REPAY: MONTHLY DEFICIT STANDARD MOD: INSUFFICIENT MOD SURPLUS. We can extend the term to 480 and reduce the interest rate to 3.00% and couldn't get the borrower to 300 surplus . *INCOME REVIEW COMPLETE* GROSS INCOME: \$3,048.75 NET INCOME: \$2,619.00 EXPENSES: \$3,535.87 DEFICIT: \$-916.87</p> <p>Attached Files:</p> <p>Guminski (Loan #0090359126) - 0090359126-decline letter.pdf (Added 11-06-2018)</p>		
11/06/2018 10:27:30 AM ET	Attorney	Message Sent
<p>From: Glenn Bartifay (Borrower Attorney)</p> <p>Subject: RE: Decision Reported - Denied</p> <p>Message:</p> <p>Laurin:</p> <p>Thank you for the email. It appears that the debtor has sufficient income to modify, and that expenditures were the reason for denial. The debtor will adjust expenditures and reapply shortly.</p> <p>Glenn Bartifay</p>		
11/12/2018 03:03:05 PM ET	Attorney	Borrower Docs Uploaded
<p>Natasha Alejandro added the following documents: Guminski (Loan #0090359126) - HAMP Request for Mortgage Assistance (RMA) Update 1 (Added 11-12-2018)</p>		
11/12/2018 03:03:37 PM ET	Attorney	Borrower Docs Uploaded
<p>Natasha Alejandro added the following documents: Guminski (Loan #0090359126) - Uniform Borrower Assistance Form Update 1 (Added 11-12-2018)</p>		
11/12/2018 03:04:14 PM ET	Attorney	Borrower Docs Uploaded

Date	Activity By	Action Taken
Natasha Alejandro added the following documents: Guminski (Loan #0090359126) - Mortgage Assistance Application Form 710 Update 1 (Added 11-12-2018)		
11/12/2018 03:04:47 PM ET	Attorney	Borrower Docs Uploaded
Natasha Alejandro added the following documents: Guminski (Loan #0090359126) - Financial Statement Update 1 (Added 11-12-2018)		
11/12/2018 03:07:25 PM ET	Attorney	Borrower Docs Uploaded
Natasha Alejandro added the following documents: Guminski (Loan #0090359126) - M&T Bank Certification, Authorization and Acknowledgment Update 1 (Added 11-12-2018)		
11/12/2018 03:08:29 PM ET	Attorney	Borrower Docs Uploaded
Natasha Alejandro added the following documents: Guminski (Loan #0090359126) - M&T Bank Financial Report Update 1 (Added 11-12-2018)		
11/16/2018 04:45:19 PM ET	Servicer	Account Change
File Changed by: Michael Emilianowicz. Change(s): Status changed from Decision Reported to Incomplete. Comment: Incomplete Package Due Date: 12-17-2018 Message: <ul style="list-style-type: none">• Most Recent 2 Months Bank Statements: Need: all pages, 2 current months bank statements.		

Date	Activity By	Action Taken
11/16/2018 04:45:59 PM ET	Servicer	Message Sent
From: Michael Emilianowicz (Servicer) Subject: RE: Account Change - Docs Incomplete Notice Message: Attached Files: Guminski (Loan #0090359126) - LM093 LN#0090359126.pdf (Added 11-16-2018) Guminski (Loan #0090359126) - CL016 LN#0090359126.pdf (Added 11-16-2018)		
11/26/2018 04:00:50 PM ET	Attorney	File Resubmitted
Natasha Alejandro resubmitted file for review: Reason: Completed Package Message: These are the bank statements for September and October. Attached Files: Guminski (Loan #0090359126) - Most Recent 2 Months Bank Statements Update 2 (Added 11-26-2018)		
11/27/2018 10:47:34 AM ET	Servicer	File Opened
File Opened by Michael Emilianowicz		
11/27/2018 11:10:41 AM ET	Servicer	Docs Complete Notice
File Completed by: Michael Emilianowicz. Message:		
11/27/2018 11:17:36 AM ET	Servicer	Message Sent

Date	Activity By	Action Taken
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From: Michael Emilianowicz (Servicer)

Subject: RE: Docs Complete Notice

Message:

Good morning,

The package is determined complete at this time, but the underwriter may need more information. The underwriter will let you know as soon as there is any feedback. Attached is the LM393 and LM052 letters along with the BPO that will be used during the review.

Thanks,

Mike

Attached Files:

Guminski (Loan #0090359126) - LM393 LN#0090359126.pdf (Added 11-27-2018)

Guminski (Loan #0090359126) - LM052 LN#0090359126.pdf (Added 11-27-2018)

Guminski (Loan #0090359126) - 0090359126 BPO.pdf (Added 11-27-2018)